90 5/23/05 10:13:02 BK 2:221 PG 209 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Recording Requested By: AMERICA'S SERVICING COMPANY

When Recorded Return To:

VAN PHAM 8868 HAILEY RD SOUTHAVEN, MS 38671

America's Servicing Company #:1100022789 "PHAM" DEED OF RELEASE
Lender ID:K60001/111643003 De Soto, Mississippi MERS #: 100052643906154366 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: VAN PHAM AND BARBARA L. PHAM, HUSBAND AND WIFE Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR

FIELDSTONE MORTGAGE COMPANY

Original Trustee: DIANE SLACK AND TODD GOODHART

Dated: 12/29/2003 Recorded on 12/31/2003 as in Book/Reel/Liber: 1899 Page/Folio: 0178 as Instrument No.: N/A In the Records of the County Recorder of De Soto Mississippi

Property Address: 7094 FORHALL DRIVE, HORN LAKE, MS 38637

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

May 17th, 2005

DARNETTA HARRIS, Assistant Secretary

STATE OF California COUNTY OF San Bernardino

On May 17th, 2005, before me, TAMMY STURGIS, a Notary Public in and for San Bernardino in the State of California, personally appeared DARNETTA HARRIS, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

TAMMY STURGIS Notary Expires: 12/16/2007 #1456797

TAMMY STURGIS COTTIM: # 1456797
NOTARY PUBLIC - CALIFORNIA
San Bernardino County
My Comm. Expires Dec. 16, 2007 Ø

(This area for notarial seal)

Prepared By: Clara Salas (106), AMERICA'S SERVICING COMPANY 4185 HALLMARK PARKWAY, MAC # X0702-013, SAN BERNARDINO, CA 92407

*CS2*CS2WFMF*05/17/2005 07:11:14 AM* WFMF03WFMB000000000000000053746* MSDE SO* 1100022789 MSSTATE_TRUST_REL *CS2*CS2WFMF*

